

Applicant : Brock W. Calabrese et al.  
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Applicant's Docket No.: 10180-002003

REMARKS

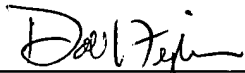
Applicant has converted Appendix A to Figures 8A through 8U, copies enclosed, and has changed the reference to Appendix B to refer to the copy that is held in the patent office files. Applicant is enclosing a paper copy of the spreadsheet that is contained on the CD-ROM in the parent application for inclusion in this file.

Attached is a marked-up version of the changes being made by the current amendment.

Applicant asks that all claims be examined. Please apply any other charges or credits to Deposit Account No. 06-1050, reference 10180-002003.

Respectfully submitted,

Date: 10/30/01

  
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**Version with markings to show changes made**

**In the specification:**

New paragraph at page 7, after line 8, has been inserted as follows:

Figures 8A through 8U are pages of an insurance contract.

Paragraph beginning at page 14, line 22, has been amended as follows:

The pricing can be done using a model created as a Microsoft Excel spreadsheet. An example of such a model that uses the inputs discussed above to generate a premium for the product [is attached as Appendix B in the form of a CD-ROM] was filed with the original patent application in the form of a CD-ROM and is available in the file of the United State Patent and Trademark Office. The file name is TEMPLATE.XLS and it can be run on Microsoft Excel 97, a copy of which is also being provided. Other kinds of software could be used to compute the insurance prices. The software could be run on any conventional personal computer or on any variety of other computer platforms. The software and all of the data needed for the pricing computations could be stored on a hard disk drive or other media.

Paragraph beginning on page 16, line 13, has been amended as follows:

Once the price has been set and the employer agrees to buy the policy, a contract 50 [(Appendix A)] (Figures 8A to 8U) is provided by the insuring entity to the employer. In return, the employer pays an annual premium 52.

**In the claims:**

Claims 1-31 have been cancelled.

Claim 32 has been amended as follows:

32. A computer-based method for use in reducing a durational risk associated with benefits to be paid under an insurance product that provides termination benefits to employees who are non-voluntarily terminated from employment by an employer, the method comprising:

storing information that indicates receipt of notification of non-voluntary termination of an employee covered by the termination benefits,

storing information that can be assembled into prescribed [interviews of] interactions with terminated employees, and

in response to the stored information about notification of non-voluntary termination, providing a prescribed [interview] interaction to accumulate information useful in placing the employee in a new job, and

storing the results of the [interview] interaction.

Claim 34 has been added:

34. The method of claim 32 in which the interaction comprises an interview.

In the Drawings

Figures 8A–8U have been added.

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